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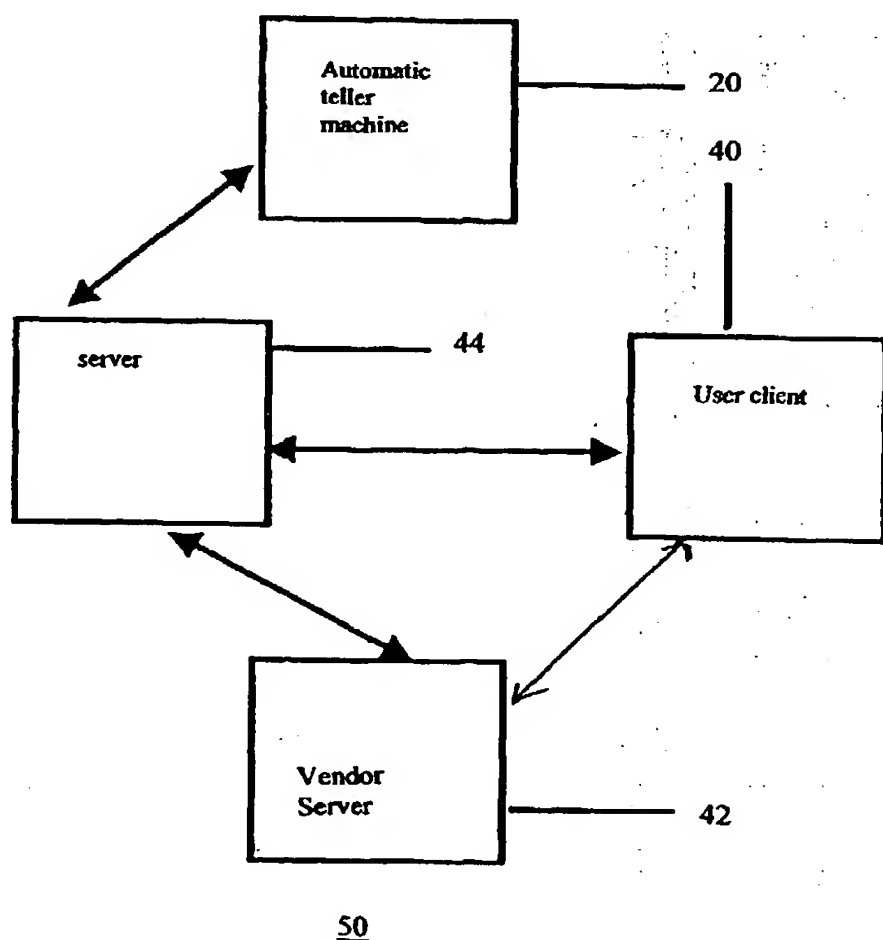
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- (71) Applicants and
(72) Inventors: FRIEDMAN, Gabriel [IL/IL]; 250 David Ben Gurion Road, 53326 Givataim (IL). LEVY-ITZCHAK, Uri [IL/IL]; 250 David Ben Gurion Road, 53326 Givataim (IL). SHACHAR, Yitzhak [IL/IL]; 19 Hanahal Street, 55905 Kfar Azar (IL).
- (74) Agent: G. E. EHRLICH (1995) LTD.; 28 Bezalel Street, 52521 Ramat Gan (IL).
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(54) Title: SYSTEM AND METHOD FOR INCREASING SECURITY OF ELECTRONIC MONETARY TRANSACTIONS



(57) Abstract: A system and method of facilitating electronic monetary transactions. The system having an automatic teller machine (20) and a server (14). The automatic machine (20) being constructed for debiting an account of a user (40) and/or accepting the credit code, and updating the server with the credit code and the amount of currency associated, thereby establishing a virtual user account, the server (14) is designed for receiving data and currency amount from the credit code from the automatic teller machine (20), receiving or issuing an identification code and associating the identification code with the credit code, thereby activating the virtual user account, and debiting the virtual user account by a specified currency sum upon request when presented with the credit code, identification code, and the specified sum.

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